

Form B18 (Official Form 18)(9/97)

United States Bankruptcy Court

EASTERN DISTRICT of WASHINGTON

<http://www.waeb.uscourts.gov>

Case No. 04-05107-PCW7

Originally Filed 7/1/04

Chapter 7

(509) 353-2404

In re: (Name of Debtor)

Douglas N Shuff
5552 S Wallbridge Rd
Deer Park, WA 99006

Sandra R Shuff
5552 S Wallbridge Rd
Deer Park, WA 99006

Social Security No.:

xxx-xx-6496

xxx-xx-2053

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED :

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/6/04

Patricia C Williams
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

FORM B18 continued (7/97)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

BAE SYSTEMS

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0980-2
Case: 04-05107

User: admin
Form ID: b18

Page 1 of 1
Total Served: 14

Date Rcvd: Oct 06, 2004

The following entities were served by first class mail on Oct 08, 2004.

db +Douglas N Shuff, 5552 S Wallbridge Rd, Deer Park, WA 99006-9475
jdb +Sandra R Shuff, 5552 S Wallbridge Rd, Deer Park, WA 99006-9475
aty JOHN D MUNDING, CRUMB & MUNDING PS, 1950 SEAFIRST FINANCIAL CENTER, SPOKANE, WA 99201-0611
tr +Jack R Reeves, Jack R. Reeves, 9221 N Division, Suite C, Spokane, WA 99218-1239
ust +US Trustee, US Court House, 920 W Riverside Ave, Suite 593, Spokane, WA 99201-1012
1956108 +304 B. Paulsen, Yakima, WA 98908-3437
1956105 Bank of America, 16 N. Main, Deer Park, WA 99006-9475
1956106 +Chuck Helm, Helm, Helm, and Jovejoy, 10734 Lake City Way N.E., Seattle, WA 98125-6760
1956103 +P.O. 218, Glenwood, MI 48006-0218
1956110 +P.O. Box 5543, Stockton, CA 95205-0543
1956111 +Prime Real Estate Closing, 8414 N. Wall St., Spokane, WA 99208-6171
1956112 U.S. Bank, P.O. Box 6345, Fargo, ND 58125-6345
1956113 +United Guaranty Insurance Co, c/o Chuck Helm atty, 10734 Lake City Way N.E.,
Seattle, WA 98125-6760

The following entities were served by electronic transmission on Oct 07, 2004 and receipt of the transmission was confirmed on:

1956104 EDI: BANKAMER.COM Oct 07 2004 12:34:00 Bank of America, P.O. Box 5270,
Carol Stream, IL 60197-5270

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

1956102 American Business Forms, Inc.
1956107 Jimmie & Ruth Shuff
1956109 Kubota Credit Corp.

TOTALS: 3, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2004

Signature:

